

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

In Re: Lois Joyce Evans,

:
:
:
:
:

Case No.: 20-20387-CMB

Reporting Period: November, 2020

Chapter 11

MONTHLY OPERATING REPORT

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: November 2020

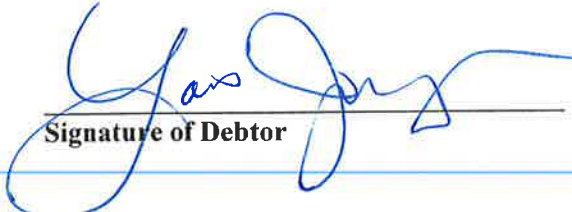
MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-I (INDV)	✓	
	MOR-I (INDV)	✓	
Schedule of Cash Receipts and Disbursements -	(CONT)	✓	
Bank Reconciliation		✓	
Copies of bank statements		✓	
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4	✓	
Debtor Questionnaire	MOR-5	✓	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

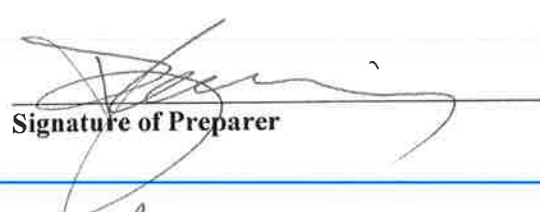

Signature of Debtor

01-04-2021

Date

Signature of Joint Debtor

Date


Signature of Preparer

1/4/2021
Date

PETER E. FLEMING, CPA
Printed Name of Preparer

FORM MOR (INDV)
(10/00)

Unaudited, for Management
Purposes Only

Evans, Lois Joyce

Case No.: 20-20387-CMB

November 2020

Reporting Period: _____

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount.

A bank reconciliation must be attached for each account .

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	7,256.59	
RECEIPTS		
Wages (Net)	8,093.72	112,067.82
Interest and Dividend Income	0.63	7.40
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	500.00	19,100.00
Total Receipts	8,594.35	131,175.22
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)		26,000.00
Rental Payment(s)		
Other Secured Note Payments		
Utilities	804.19	15,684.20
Insurance	151.00	2,613.78
Auto Expense		712.26
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses	165.00	5,380.00
Household Expenses	2,384.57	14,668.40
Charitable Contributions		700.00
Alimony and Child Support Payments	,	
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment	199.68	2,435.29
Gifts		
Other (attach schedule)	3,563.88	55,177.71
Total Ordinary Disbursements	7,268.32	123,371.64
REORGANIZATION ITEMS:		
Professional Fees		1,373.03
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)	7,268.32	124,744.67
Net Cash Flow (Total Receipts - Total Disbursements)	1,326.03	6,430.55
Cash - End of Month (Must equal reconciled bank	8,582.62	

FORM MOR-1 (INDV)

Unaudited, for Management
Purposes Only

Evans, Lois Joyce

(9/99)
Case No.: 20-20387-CMB

Reporting Period: November 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
NY Life Insurance		10,200.00
Cash Deposit		8,400.00
Incoming Funds Transfer	500.00	500.00
Other Taxes		
Other Ordinary Disbursements		
Detail Included in General Ledger	3,563.88	55,177.71
Other Reorganization Expenses		

FORM MOR-1 (INDV) (CON'T)

Unaudited, for Management Purposes Only

Evans, Lois Joyce

(9/99)
Case No.: 20-20387-CMB

Reporting Period: November 2020

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero Attach photocopies of IRS Form 16123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA- Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages-Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases- Equipment						
Secured Debt/Adequate Protection						
Professional Fees						
Amounts Due to Insiders"						
Other:						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

Unaudited, for Management
Purposes Only

**Insider is defined in 11 U.S.C. Section 101(31)

FORM MOR-4
(9/99)

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: November 2020

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Accounts billed during the period	
- Accounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Account Receivable Aging	Amount
0 – 30 days old	
31-60 days old	
61-90 days old	
91 + days old	
Total Accounts Receivable	
Amount considered uncollectible	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		<input checked="" type="checkbox"/>
2. Have any funds been disbursed from any account other than II debtor in possession account this reporting period? If yes, provide an explanation below.		<input checked="" type="checkbox"/>
3. Have all postpetition tax returns been timely tiled? If no, provide an explanation below		<input checked="" type="checkbox"/>
4. Are workers compensation, general liability and other necessary insurance overages in effect? If no, provide an explanation below.		<input checked="" type="checkbox"/>

Unaudited, for
Management Purposes
Only

FORM MOR-5
(9/99)

Unaudited, for Management
Purposes Only



1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

US002 BR934

LOIS JOYCE EVANS
113 BURRY AVE
BRADFORDWOODS PA 15015-1239

Checking Account Statement

1 OF 2

Beginning October 27, 2020
through November 25, 2020

Checking

SUMMARY

Balance Calculation

Previous Balance	2,344.07
Checks	.00 -
Withdrawals & Debits	2,532.19 -
Deposits & Credits	.00 +
Current Balance	-188.12 =

The \$9.99 monthly maintenance fee is waived when you make at least 1 deposit that is posted before the end of your statement period.
No deposit made.

Your next statement period will end on December 23, 2020.

LOIS JOYCE EVANS
DIP CHAPTER 11
BANKRUPTCY CASE 20 20387 CMB
One Deposit Checking

Previous Balance

2,344.07

TRANSACTION DETAILS

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
10/28	17.03	1509 POS Debit - 050232 3305 Get Go CA Mars PA
11/09	8.17	1509 Dbt Purchase - 357000 Dunkin #357081 Pittsburgh PA
11/10	111.00	1509 Dbt Purchase - 012575 LA Studio Nail & Spittsburgh PA

Other Withdrawals & Debits

Date	Amount	Description
10/29	1,800.00	Firstenergy Opco Fe Echeck 201029
11/17	516.00	Firstenergy Opco Fe Echeck 201117
11/18	37.00	Overdraft Fee (1 At \$37)
11/23	30.00	Service Charge
11/25	9.99	Sustained Overdraft Fee
11/25	3.00	Monthly Maintenance Fee
		Service Charge
		Statement Delivery

Total Withdrawals & Debits

2,532.19



1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

Checking Account Statement

2 OF 2

Beginning October 27, 2020
through November 25, 2020

Checking continued from previous page

	Total For This Period	Total Year-To-Date
Total Overdraft Fees	67.00	67.00
Total Returned Item Fees	.00	.00

LOIS JOYCE EVANS
DIP CHAPTER 11
BANKRUPTCY CASE 20 20387 CMB
One Deposit Checking

Current Balance
-188.12

Daily Balance

Date	Balance	Date	Balance	Date	Balance
10/28	2,327.04	11/10	407.87	11/23	-175.13
10/29	527.04	11/17	-108.13	11/25	-188.12
11/09	518.87	11/18	-145.13		

NEWS FROM CITIZENS

--Saving can be easier than you think! With small changes in your spending, your savings can really add up! Packing your lunch 3x per week vs. eating out (on average a \$10 expense) could add up to \$1,560 in savings at the end of one year. Make a goal to pack your lunch a few times a week and set up an automatic transfer to your savings for the amount you saved and watch your savings add up! For more information visit a branch or call 888-821-3900. Member FDIC.



L JOYCE EVANS
113 BERRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:
STATEMENT DATE: 10/22/20 THRU 11/21/20
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY

(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	7,965.69	13,129.46	9,093.88	3,930.11	3,842.33	0.05%	0.16
EVERYTHING SV	3,005.79	1,000.00	500.47	2,506.26	2,796.11	0.20%	0.47

SEQUENTIAL CHECK LISTING

(*INDICATES A BREAK IN THE CHECK SEQUENCE)

CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT
2167	100.00	2168	1,140.00				

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
10/22	POS CVS/PHARMACY #02	76.59	10/30	POS AMZN Mktg US*285	21.98
	MC WEXFORD PA			MC Amzn.com/bill WA	
10/22	POS APPLE.COM/BILL	28.86	10/30	ECK WESTVIEW WATER	179.35
	MC 866-712-7753 CA			WEB PAY	
10/23	POS VENMO	200.00	10/31	POS CVS/PHARMACY #02	19.91
	MC 8558124430 NY			MC 800-746-7287 PA	
10/24	POS CASH APP*DWAYNE	200.00	10/31	POS CARDELLO LIGHTIN	67.80
	MC 4153753176 CA			MC CRANBERRY PA	
10/24	POS VENMO	250.00	10/31	POS SAMS CLUB #6678	481.83
	MC 8558124430 NY			PIN PITTSBURGH PA	
10/26	POS APPLE.COM/BILL	3.73	10/31	POS WAL SAM'S Club	21.38
	MC 866-712-7753 CA			PIN PITTSBURGH PA	
10/26	ONL TRANSFER DOLLAR BANK INTERNET	650.00	11/02	POS VENMO	200.00
	TO			MC 8558124430 NY	
10/26	POS APPLE.COM/BILL	3.73	11/04	POS APPLE.COM/BILL	9.99
	MC 1111111111 CA			MC 866-712-7753 CA	
10/26	POS IPHONE CITIZENSO	64.50	11/06	POS APPLE.COM/BILL	16.01
	MC BRIDGEPORT CT			MC 866-712-7753 CA	
10/26	DIR NEW YORK LIFE	151.00	11/06	POS VENMO	200.00
	INS. PREM.			MC 8558124430 NY	
10/27	POS AMZN Mktg US*2T2	50.87	11/07	POS CASH APP*	150.00
	MC Amzn.com/bill WA			MC 4153753176 CA	
10/28	POS APPLE.COM/BILL	42.76	11/07	POS NST THE HOME DEP	265.24
	MC 866-712-7753 CA			PIN PITTSBURGH PA	
10/28	WIR WTH-WIRE DOMESTIC GEN-BRN	4,000.00	11/07	POS COSTCO WHSE #03	230.82
	FEE OUTGOING WIRE	18.00		PIN CRANBERRY TPK PA	
10/28	CHK 2167 SEQ#	100.00	11/07	POS GET GO #3 140 To	19.99
10/29	POS OFF THE HOOK	28.54		PIN Wexford PA	
	MC WARRENDALE PA		11/07	POS MARKET DI 155 To	10.77
10/29	DIR FIRSTENERGY OPCO	1,800.00		PIN Wexford PA	
	FEE ECHECK		11/07	POS MARKET DI 155 To	20.32
10/30	DIR CAPGEMINI	4,046.86+		PIN Wexford PA	
	REG.SALARY		11/07	POS MARKET DI 155 To	3.99
				PIN Wexford PA	



PAGE 2

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
11/08	POS CASH APP*JOHN AL	150.00	11/13	POS Hugo Boss Fashio	387.00
	MC 4153753176 CA			MC 8004846267 NY	
11/08	POS CASH APP*DWAYNE	150.00	11/13	POS USPS PO 41084802	32.13
	MC 4153753176 CA			MC BRADFORDWOODS PA	
11/09	POS BP#9622747BP OIL	52.84	11/14	POS ACORN LEATHER	74.99
	MC WEXFORD PA			MC 8557092665 WA	
11/09	POS APPLE.COM/BILL	8.54	11/15	ONL TRANSFER DOLLAR BANK INTERNET	500.00
	MC 866-712-7753 CA			TO	
11/09	POS GIANT-EAG 9805 M	113.19	11/15	POS NST THE HOME DEP	20.97
	PIN Pittsburgh PA			PIN CRANBERRY TWP PA	
11/09	CHK 2168 SEQ#	1,140.00	11/15	POS MCDONALD'S F6141	6.93
11/10	POS AMZN Mktg US*280	23.90		PIN MARS PA	
	MC Amzn.com/bill WA		11/15	POS APPLE.COM/BILL	0.99
11/10	ECK ARMSTRONG UTIL	149.50		MC 866-712-7753 CA	
	8772775711		11/16	POS AMAZON.COM*203W2	30.77
11/11	POS AMZN Mktg US*282	20.52		PIN SEATTLE WA	
	MC Amzn.com/bill WA		11/16	POS AMERICAN	151.10
11/12	POS MEDEXPRESS UC WE	30.00		MC 8004337300 TX	
	MC MORGANTOWN WV			AIRLINE TICKET	
11/12	POS MEDEXPRESS UC WE	50.00	11/17	POS SP * GOOD AMERIC	109.99
	MC MORGANTOWN WV			MC 8883377823 CA	
11/12	POS MEDEXPRESS UC WE	30.00	11/20	POS MCDONALD'S F3750	9.39
	MC MORGANTOWN WV			PIN CONCORD NC	
11/12	POS APPLE.COM/BILL	2.13	11/20	POS APPLE.COM/BILL	18.14
	MC 866-712-7753 CA			MC 866-712-7753 CA	
11/12	POS AMAZON.COM*204L1	5.99	11/20	POS APPLE.COM/BILL	10.69
	PIN SEATTLE WA			MC 866-712-7753 CA	
11/12	POS AMAZON.COM*207MH	47.69	11/20	POS APPLE.COM/BILL	3.20
	PIN SEATTLE WA			MC 866-712-7753 CA	
11/12	ONL TRANSFER DOLLAR BANK INTERNET	1,000.00+	11/20	POS APPLE.COM/BILL	24.59
	FROM			MC 866-712-7753 CA	
11/12	ATM WESBANCO 3300 BRIGHTO	103.00	11/21	POS TARGET T- 6150 B	22.67
	PITTSBURGH PA			PIN Concord NC	
11/12	POS AMZN Mktg US*289	23.29	11/21	POS LIDL #1163	37.36
	MC Amzn.com/bill WA			PIN CONCORD NC	
11/13	DIR CAPGEMINI	4,046.86+	11/21	INT INTEREST CREDIT	0.16+
	REG.SALARY				

EVERYTHING SAVINGS ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
11/12	ONL TRANSFER DOLLAR BANK INTERNET	1,000.00	11/21	INT INTEREST CREDIT	0.47+
	TO				
11/15	ONL TRANSFER DOLLAR BANK INTERNET	500.00+			
	FROM				

2020 TAX INFORMATION:

EVERYTHING CK:	INTEREST CREDITED YEAR-TO-DATE	3.63+	INTEREST WITHHELD YEAR-TO-DATE	0.00
EVERYTHING SV:	INTEREST CREDITED YEAR-TO-DATE	4.06+	INTEREST WITHHELD YEAR-TO-DATE	0.00



PAGE 3

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	.00	576.00
TOTAL RETURNED UNPAID ITEM FEES	.00	36.00

ACCOUNT BALANCES MAINTAINED DURING OCTOBER
(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$297.11	\$8,461.95	\$2,505.31	\$2,779.65	\$11,241.60

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR OCTOBER

THERE ARE NO CHARGES FOR BANKING CARD USE IN OCTOBER

	CHECKING		SAVINGS	
	# OF USES	TOTAL CHARGED	# OF USES	TOTAL CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	2	.00		
-MASTERCARD PURCHASES (MC)	33	.00		
THE TOTAL CHARGE:	35	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR OCTOBER.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

REFER A FRIEND AND YOU BOTH
EARN CASH! DOLLAR.BANK/REFER



L JOYCE EVANS OR
SAMUEL EVANS
113 BERRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:
STATEMENT DATE: 10/17/20 THRU 11/16/20
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY

(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	206.99	1,082.65	650.00	225.66-	88.92	0.00%	0.00
EVERYTHING SV	0.00	0.00	0.00	0.00	0.00	0.00%	0.00

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
10/17	POS GIANT-EAG Cranbe	46.40	11/03	POS ROSS STORES #109	8.09
	PIN Cranberry PA			PIN TARENTUM PA	
10/19	POS LOWES #00653*	20.97	11/05	POS GET GO #3043	16.00
	MC CRANBERRY TOW PA			MC WEXFORD PA	
10/19	POS MARKET DI 155 To	97.67	11/05	POS WALGREENS 20260	29.13
	PIN Wexford FA			PIN CRANBERRY TOW FA	
10/21	POS GET GO #3 4924 B	30.02	11/06	POS LOWE'S #687	9.52
	PIN Pittsburgh PA			PIN GLEN ALLEN VA	
10/22	POS MARKET DI 155 To	42.77	11/09	POS LOWE'S #687	59.82
	PIN Wexford PA			PIN GLEN ALLEN VA	
10/22	FEE POS OVERDRAFT FEE	36.00	11/09	POS 5400 WYNDHAM FOR	18.25
10/22	POS MARKET DI 155 To	13.49		PIN GLEN ALLEN VA	
	PIN Wexford PA		11/10	POS BP#9708264BRAND	28.05
10/22	FEE POS OVERDRAFT FEE	36.00		PIN MIDLOTHIAN VA	
10/23	POS WEXFORD ACE HDWE	11.32	11/10	FEE POS OVERDRAFT FEE	36.00
	MC WEXFORD PA		11/11	POS WEGMANS SHORT PU	42.44
10/25	POS MARKET DI 155 To	88.06		PIN HENRICO VA	
	PIN Wexford PA		11/11	FEE POS OVERDRAFT FEE	36.00
10/25	FEE POS OVERDRAFT FEE	36.00	11/13	POS WEGMANS S 12200	13.39
10/25	POS MARKET DI 155 To	20.00		PIN HENRICO VA	
	PIN Wexford PA		11/13	FEE POS OVERDRAFT FEE	36.00
10/25	FEE POS OVERDRAFT FEE	36.00	11/16	FEE CONTINUOUS OD (4 DAYS @ 99)	36.00
10/26	ONL TRANSFER FROM BANK INTERNET	650.00+			
	FROM				
10/26	POS MARKET DI 155 To	40.44			
	PIN Wexford PA				
10/29	POS MARKET DI 155 To	129.81			
	PIN Wexford PA				
11/02	POS GETGO #30 10500	29.01			
	PIN Wexford PA				

NO SAVINGS ACTIVITY

2020 TAX INFORMATION:

EVERYTHING CK: INTEREST CREDITED YEAR-TO-DATE 0.01+ INTEREST WITHHELD YEAR-TO-DATE 0.00



PAGE 2

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	288.00	1,071.00
TOTAL RETURNED UNPAID ITEM FEES	.00	.00

NET EFFECT OF WAIVED FEES ON AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT AND RETURNED ITEM FEES WAIVED	.00	99.00
NET TOTAL OVERDRAFT AND RETURNED ITEM FEES	288.00	972.00

ACCOUNT BALANCES MAINTAINED DURING OCTOBER
(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$307.71-	\$115.34	\$0.00	\$0.00	\$115.34

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR OCTOBER

THERE ARE NO CHARGES FOR BANKING CARD USE IN OCTOBER

	CHECKING # OF USES	TOTAL CHARGED	SAVINGS # OF USES	TOTAL CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	14	.00		
-MASTERCARD PURCHASES (MC)	6	.00		
THE TOTAL CHARGE:	20	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR OCTOBER.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

REFER A FRIEND AND YOU BOTH
EARN CASH! DOLLAR.BANK/REFER

Lois Joyce Evans

Checking, Period Ending 11/25/2020

RECONCILIATION REPORT

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	2,344.07
Checks and payments cleared (9)	-2,532.19
Deposits and other credits cleared (0)	0.00
Statement ending balance	-188.12
Register balance as of 11/25/2020	-188.12
Cleared transactions after 11/25/2020	0.00
Uncleared transactions after 11/25/2020	940.00
Register balance as of 12/29/2020	751.88

Details

Checks and payments cleared (9)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
10/28/2020	Expense			-17.03
10/29/2020	Expense			-1,800.00
11/09/2020	Expense			-8.17
11/10/2020	Expense			-111.00
11/17/2020	Expense			-516.00
11/18/2020	Expense			-37.00
11/23/2020	Expense			-30.00
11/25/2020	Expense			-9.99
11/25/2020	Expense			-3.00
Total				-2,532.19

12/30/2020

Lois Joyce Evans

EVERYTHING CHECKING (2449), Period Ending 11/16/2020

RECONCILIATION REPORT

Reconciled on: 12/30/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	206.99
Checks and payments cleared (29)	-1,082.65
Deposits and other credits cleared (1)	650.00
Statement ending balance	-225.66
Register balance as of 11/16/2020	-225.66
Cleared transactions after 11/16/2020	0.00
Uncleared transactions after 11/16/2020	345.54
Register balance as of 12/30/2020	119.88

Details

Checks and payments cleared (29)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
10/17/2020	Expense			-46.40
10/19/2020	Expense			-20.97
10/19/2020	Expense			-97.67
10/21/2020	Expense			-30.02
10/22/2020	Expense			-36.00
10/22/2020	Expense			-36.00
10/22/2020	Expense			-42.77
10/22/2020	Expense			-13.49
10/23/2020	Expense			-11.32
10/25/2020	Expense			-36.00
10/25/2020	Expense			-36.00
10/25/2020	Expense			-88.06
10/25/2020	Expense			-20.00
10/26/2020	Expense			-40.44
10/29/2020	Expense			-129.81
11/02/2020	Expense			-29.01
11/03/2020	Expense			-8.09
11/05/2020	Expense			-16.00
11/05/2020	Expense			-29.13
11/06/2020	Expense			-9.52
11/09/2020	Expense			-18.25
11/09/2020	Expense			-59.82
11/10/2020	Expense			-28.05
11/10/2020	Expense			-36.00
11/11/2020	Expense			-36.00
11/11/2020	Expense			-42.44
11/13/2020	Expense			-36.00
11/13/2020	Expense			-13.39
11/16/2020	Expense			-36.00

Total -1,082.65

Deposits and other credits cleared (1)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
10/26/2020	Transfer			650.00
Total				650.00

12/30/2020

Lois Joyce Evans

EVERYTHING SAVINGS (INGS), Period Ending 11/21/2020

RECONCILIATION REPORT

Reconciled on: 12/30/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance.....	3,005.79
Checks and payments cleared (1).....	-1,000.00
Deposits and other credits cleared (2).....	500.47
Statement ending balance.....	<u>2,506.26</u>
Register balance as of 11/21/2020.....	<u>2,506.26</u>
Cleared transactions after 11/21/2020.....	0.00
Uncleared transactions after 11/21/2020.....	500.00
Register balance as of 12/30/2020.....	<u>3,006.26</u>

Details

Checks and payments cleared (1)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
11/12/2020	Transfer			-1,000.00
Total				-1,000.00

Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
11/15/2020	Transfer			500.00
11/21/2020	Journal	8		0.47
Total				500.47

Bank Accounts

One Deposit Checking -9226

\$695.92

[Account Details](#) | [View Statements](#) | [Download Transactions](#)

[VIEW LESS TRANSACTIONS](#)

Your Recent Activity

Search Criteria

All Transactions



Timeframe



Last 90 Days



Clear

DATE POSTED	TRANSACTION DESCRIPTION	AMOUNT	BALANCE
POSTED TRANSACTIONS			
12/28/20	POS Debit Ross Stores #1417 Pittsburgh Pa 1509	- \$52.96	\$695.92
12/23/20	Service Charge Statement Delivery	- \$3.00	\$748.88
12/07/20	ATM Deposit 9805 Mcknight Rd. Pi Pittsburgh Pa 1509	\$1,000.00	\$751.88
12/02/20	Service Charge Sustained Od	- \$30.00	-\$248.12
11/27/20	Service Charge Sustained Od	- \$30.00	-\$218.12
11/25/20	Service Charge	- \$9.99	-\$188.12
11/25/20	Service Charge Statement Delivery	- \$3.00	-\$178.13

1/3/2021

Lois Joyce Evans

EVERYTHING CHECKING (9586), Period Ending 11/21/2020

RECONCILIATION REPORT

Reconciled on: 12/30/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	7,965.69
Checks and payments cleared (68)	-13,129.46
Deposits and other credits cleared (4)	9,093.88
Statement ending balance	3,930.11
Register balance as of 11/21/2020	3,930.11
Cleared transactions after 11/21/2020	0.00
Uncleared transactions after 11/21/2020	1,425.15
Register balance as of 12/30/2020	5,355.26

Details

Checks and payments cleared (68)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
10/22/2020	Expense			-28.86
10/22/2020	Expense			-76.59
10/23/2020	Expense			-200.00
10/24/2020	Expense			-250.00
10/24/2020	Expense			-200.00
10/26/2020	Expense			-3.73
10/26/2020	Expense			-3.73
10/26/2020	Expense			-151.00
10/26/2020	Expense			-64.50
10/26/2020	Transfer			-650.00
10/27/2020	Expense			-50.87
10/28/2020	Expense			-42.76
10/28/2020	Expense			-18.00
10/28/2020	Expense			-4,000.00
10/28/2020	Check	2167		-100.00
10/29/2020	Expense			-1,800.00
10/29/2020	Expense			-28.54
10/30/2020	Expense			-21.98
10/30/2020	Expense			-179.35
10/31/2020	Expense			-19.91
10/31/2020	Expense			-67.80
10/31/2020	Expense			-481.83
10/31/2020	Expense			-21.38
11/02/2020	Expense			-200.00
11/04/2020	Expense			-9.99
11/06/2020	Expense			-16.01
11/06/2020	Expense			-200.00
11/07/2020	Expense			-230.82
11/07/2020	Expense			-265.24
11/07/2020	Expense			-19.99
11/07/2020	Expense			-150.00
11/07/2020	Expense			-20.32
11/07/2020	Expense			-10.77
11/07/2020	Expense			-3.99
11/08/2020	Expense			-150.00
11/08/2020	Expense			-150.00
11/09/2020	Expense			-8.54
11/09/2020	Expense			-52.84
11/09/2020	Expense			-113.19
11/09/2020	Check	2168		-1,140.00

1/3/2021

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
11/10/2020	Expense			-23.90
11/10/2020	Expense			-149.50
11/11/2020	Expense			-20.52
11/12/2020	Expense			-5.99
11/12/2020	Expense			-47.69
11/12/2020	Expense			-2.13
11/12/2020	Expense			-23.29
11/12/2020	Expense			-50.00
11/12/2020	Expense			-103.00
11/12/2020	Expense			-30.00
11/12/2020	Expense			-30.00
11/13/2020	Expense			-387.00
11/13/2020	Expense			-32.13
11/14/2020	Expense			-74.99
11/15/2020	Expense			-0.99
11/15/2020	Expense			-20.97
11/15/2020	Expense			-6.93
11/15/2020	Transfer			-500.00
11/16/2020	Expense			-151.10
11/16/2020	Expense			-30.77
11/17/2020	Expense			-109.99
11/20/2020	Expense			-9.39
11/20/2020	Expense			-24.59
11/20/2020	Expense			-18.14
11/20/2020	Expense			-10.69
11/20/2020	Expense			-3.20
11/21/2020	Expense			-37.36
11/21/2020	Expense			-22.67
Total				-13,129.46

Deposits and other credits cleared (4)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
10/30/2020	Deposit			4,046.86
11/12/2020	Transfer			1,000.00
11/13/2020	Deposit			4,046.86
11/21/2020	Deposit			0.16
Total				9,093.88